

In re:  
Nicholas Zindel Epps  
Debtor

Case No. 21-10317-mdc  
Chapter 13

District/off: 0313-2  
Date Rcvd: May 20, 2021

User: admin  
Form ID: pdf900

Page 1 of 2  
Total Noticed: 3

The following symbols are used throughout this certificate:

**Symbol      Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 22, 2021:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db 14581931	+ Nicholas Zindel Epps, 3 East Brown Street, Norristown, PA 19401-3001 + JMMPC Company, 221 E Market Street, PO Box 832, Clearfield, PA 16830-0832

TOTAL: 2

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
cr	+ Email/PDF: acg.acg.ebn@americaninfosource.com	May 21 2021 02:03:56	Capital One Auto Finance, a division of Capital On, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901

TOTAL: 1

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 22, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 20, 2021 at the address(es) listed below:

Name	Email Address
JOSEPH L QUINN	on behalf of Debtor Nicholas Zindel Epps CourtNotices@rqplaw.com
REBECCA ANN SOLARZ	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmllawgroup.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

District/off: 0313-2

User: admin

Page 2 of 2

Date Rcvd: May 20, 2021

Form ID: pdf900

Total Noticed: 3

WILLIAM C. MILLER, Esq.

on behalf of Trustee WILLIAM C. MILLER Esq. ecfemails@ph13trustee.com, philaecf@gmail.com

WILLIAM C. MILLER, Esq.

ecfemails@ph13trustee.com philaecf@gmail.com

TOTAL: 5

IN THE U.S. BANKRUPTCY COURT  
FOR THE EASTERN DISTRICT OF PENNSYLVANIA

IN RE: Nicholas Zindel Epps, : Chapter 13  
Debtor : Bankruptcy No.: 21-10317-mdc

---

**ORDER**

AND NOW, upon the motion of Debtor Nicholas Zindel Epps to avoid the judicial lien arising from docket number 2009-15407 at the Montgomery County Court of Common Pleas upon Debtor Nicholas Zindel Epps's exempt real property located at 3 East Brown Street, Norristown, PA 19401, Montgomery County, Pennsylvania, and upon Debtor having asserted that the alleged lien is subject to avoidance pursuant to 11 U.S.C. § 522(f)(1), and having certified that adequate notice of the motion was sent to the lienholder and that no answer or other response to the motion has been filed,

IT IS HEREBY ORDERED that the motion is granted by default and the above judicial lien of JMMMP Company, if any, in Debtor Nicholas Zindel Epp's real property located at 3 East Brown Street, Norristown, PA 19401, Montgomery County, Pennsylvania is avoided.

IT IS FURTHER ORDERED, pursuant to 11 U.S.C. §349(b)(1)(B), that dismissal of this case reinstates the lien voided under Section 522.

BY THE COURT:

May 20, 2021



---

MAGDELINE D. COLEMAN  
Chief U.S. Bankruptcy Judge